

Information to identify the case:

Debtor 1	Arnold J. Rose III	Social Security number or ITIN xxx-xx-7495
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 20-21805-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Arnold J. Rose III

2/18/25

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Arnold J. Rose, III
Debtor

Case No. 20-21805-GLT
Chapter 13

District/off: 0315-2
Date Rcvd: Feb 18, 2025

User: auto
Form ID: 3180W

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Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 20, 2025:

Recip ID	Recipient Name and Address
db	+ Arnold J. Rose, III, 14 Dinell Drive, Pittsburgh, PA 15221-4563
cr	+ BMW Financial Services, 1400 City View Drive, Columbus, OH 43215-1477
cr	+ BMW Financial Services NA, LLC, c/o AIS Portfolio, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Newrez LLC d/b/a Shellpoint Mortgage Servicing c/o, Hill Wallack LLP, 21 Roszel Rd, Princeton, NJ 08543, UNITED STATES 08540-6866
15252914	++ BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306 address filed with court:, BMW Financial Services, Attn: Bankruptcy Department, Po Box 3608, Dublin, OH 43016-0306
15265381	+ BMW Financial Services Attn: Customer Accounting, 5550 Britton Parkway, Hilliard, OH 43026-7456
15252915	+ Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15256793	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15252918	+ Cynthia D. Rose, 14 Dinnell Drive, Pittsburgh, PA 15221-4563
15252919	+ Cynthia Rose, 14 Dinell Drive, Pittsburgh, PA 15221-4563
15252922	Greater Pittsburgh FCU, 4415 Fifth Avenue, Pittsburgh, PA 15213-2654
15275234	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15252927	+ Wells Fargo Bank NA (Bobs Furniture), Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
15263414	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15252928	Wells Fargo Home Mortgage, Attn: Written Correspondence/Bankruptcy, Mac#2302-04e Pob 10335, Des Moines, IA 50306

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address EDI: PENNDEPTREV	Date/Time	Recipient Name and Address
smg		Feb 19 2025 08:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 19 2025 03:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 19 2025 08:12:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 19 2025 03:17:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: BASSASSOC.COM	Feb 19 2025 08:12:00	Accelerated Inventory Mgt, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
cr	+ EDI: BMW.COM	Feb 19 2025 08:12:00	BMW Financial Services, 1400 City View Drive, Columbus, OH 43215-1477

District/off: 0315-2

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cr	+ EDI: AISACG.COM	Feb 19 2025 08:12:00	BMW Financial Services NA, LLC, c/o AIS Portfolio, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: kburkley@berNSTeinlaw.com	Feb 19 2025 03:18:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 19 2025 03:17:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Feb 19 2025 03:17:00	SPECIALIZED LOAN SERVICING LLC, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Feb 19 2025 03:17:00	Specialized Loan Servicing LLC, PO Box 9013, Addison, TX 75001-9013
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 19 2025 03:17:00	Specialized Loan Servicing, LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
15273647	+ EDI: BASSASSOC.COM	Feb 19 2025 08:12:00	Accelerated Inventory Mgt. LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
15252914	EDI: BMW.COM	Feb 19 2025 08:12:00	BMW Financial Services, Attn: Bankruptcy Department, Po Box 3608, Dublin, OH 43016-0306
15265381	+ EDI: BMW.COM	Feb 19 2025 08:12:00	BMW Financial Services Attn: Customer Accounting, 5550 Britton Parkway, Hilliard, OH 43026-7456
15252913	+ EDI: BANKAMER	Feb 19 2025 08:12:00	Bank of America, 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413
15269022	+ EDI: BANKAMER2	Feb 19 2025 08:12:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15252915	+ EDI: CAPITALONE.COM	Feb 19 2025 08:12:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15256793	EDI: CAPITALONE.COM	Feb 19 2025 08:12:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15252916	+ Email/Text: ngisupport@radiusgs.com	Feb 19 2025 03:17:00	Central Credit Services, LLC, Re: Chestnut Hills Dental, 9550 Regency Square Blvd, Suite 500 A, Jacksonville, FL 32225-8169
15271371	EDI: CITICORP	Feb 19 2025 08:12:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15252917	+ EDI: CITICORP	Feb 19 2025 08:12:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15252921	EDI: DISCOVER	Feb 19 2025 08:12:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15252920	EDI: CITICORP	Feb 19 2025 08:12:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15271370	EDI: Q3G.COM	Feb 19 2025 08:12:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15256982	EDI: DISCOVER	Feb 19 2025 08:12:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15252923	+ EDI: LENDNGCLUB	Feb 19 2025 08:12:00	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2802
15823490	+ Email/Text: mtgbk@shellpointmtg.com	Feb 19 2025 03:17:00	NewRez LLC, d/b/a Shellpoint Mortgage

District/off: 0315-2

User: auto

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			Servicing, P.O. Box 10826, Greenville, SC 29603-0826
15252924	+ EDI: G2RSPSECU	Feb 19 2025 08:12:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
15252924	+ Email/Text: bankruptcynotices@psecu.com	Feb 19 2025 03:18:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
15267888	EDI: G2RSPSECU	Feb 19 2025 08:12:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15267888	Email/Text: bankruptcynotices@psecu.com	Feb 19 2025 03:18:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15278629	+ Email/PDF: ebnotices@pnmac.com	Feb 19 2025 03:40:06	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
15252925	+ Email/PDF: ebnotices@pnmac.com	Feb 19 2025 03:51:18	Pennymac Loan Services, Correspondence Unit/Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
15266281	+ Email/Text: ebnpeoples@grblaw.com	Feb 19 2025 03:17:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Ave., Pittsburgh, PA 15233-1828
15803427	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Feb 19 2025 03:40:27	Secretary of Housing and Urban Development, 451 Seventh Street, SW, Washington, DC 20410-0002
15344441	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 19 2025 03:17:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
15252926	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 19 2025 03:17:00	Toyota Financial Services, PO box 5855, Carol Stream, IL 60197-5855
15275234	EDI: AIS.COM	Feb 19 2025 08:12:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15252927	+ EDI: WFFC2	Feb 19 2025 08:12:00	Wells Fargo Bank NA (Bobs Furniture), Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
15259074	+ EDI: WFFC2	Feb 19 2025 08:12:00	Wells Fargo Bank, N.A., Wells Fargo Bank, N.A., Default Document Processing, MAC#N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
15263414	EDI: WFFC2	Feb 19 2025 08:12:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15252928	EDI: WFFC2	Feb 19 2025 08:12:00	Wells Fargo Home Mortgage, Attn: Written Correspondence/Bankruptcy, Mac#2302-04e Pob 10335, Des Moines, IA 50306

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Newrez LLC d/b/a Shellpoint Mortgage Servicing
cr		PENNYMAC LOAN SERVICES, LLC
cr		WELLS FARGO BANK, N.A.
cr	*	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
cr	*+	SPECIALIZED LOAN SERVICING LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
15259074	##+	Wells Fargo Bank, N.A., Wells Fargo Bank, N.A., Default Document Processing, MAC#N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663

TOTAL: 3 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 18, 2025 at the address(es) listed below:

Name	Email Address
Bryan P. Keenan	on behalf of Debtor Arnold J. Rose III keenan662@gmail.com, melindap662@gmail.com;keenan.bryanh.r106644@notify.bestcase.com;ciennal662@gmail.com
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmllawgroup.com
Elizabeth K. Holdren	on behalf of Creditor Newrez LLC d/b/a Shellpoint Mortgage Servicing eholdren@hillwallack.com eholdren@ecf.courtdrive.com;hwbnj@hillwallack.com
Garry Alan Masterson	on behalf of Creditor PSECU pitecf@weltman.com gmasterson@weltman.com
Kaitlin Shire	on behalf of Creditor Newrez LLC d/b/a Shellpoint Mortgage Servicing c/o Hill Wallack kshire@hillwallack.com lharkins@ecf.courtdrive.com;hwbnj@hillwallack.com;aemberger@ecf.courtdrive.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com btemple@bersteinlaw.com;aepiscopo@bersteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bersteinlaw.com
Maria Miksich	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mmiksich@kmllawgroup.com
Mario J. Hanyon	on behalf of Creditor WELLS FARGO BANK N.A. wbefc@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor WELLS FARGO BANK N.A. pawb@fedphe.com

TOTAL: 12